

### ABSTRACT OF THE DISCLOSURE

A system 10 for managing and utilizing location and time-based information. The system 10 may be implemented over wireless and wired networks 20, and is effective to allow an enterprise to associate location and time with any data elements stored within the system, thereby enabling enterprises to deliver location and time-based information, transactions and communications to mobile and non-mobile business users. The system 10 allows each of the data elements to be associated with a time, which may be selectively defined as fixed, relative to a user, or relative to said system. The system 10 further allows data elements to be created with a plurality of user-definable attributes, which may be defined as fixed or as dynamic rules that are embedded as part of the data elements. The system 10 performs intersect queries to quickly retrieve data elements.